

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

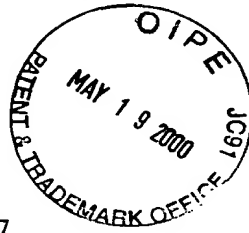
In re application of:

DeFrancesco *et al.*

Appl. No.: 08/922,462

Filed: September 3, 1997

For: Automated Credit Application  
System



Art Unit: 2761

Examiner: Phillip Groutt

Atty. Docket: 1729.0060001/RES/MAM

GROUP 2700

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**Amendment and Reply Under 37 C.F.R. § 1.111**

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

In reply to the Office Action dated **January 19, 2000** (PTO Prosecution File Wrapper Paper No. 12), Applicants submit the following Amendment and Remarks. A petition for a one-month extension of the time period for response accompanies this paper.

It is believed that extensions of time are not required beyond those that may otherwise be provided for in documents accompanying this Amendment. However, if additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor are hereby authorized to be charged to our Deposit Account No. 19-0036.

Kindly enter the following amendments:

***In the Claims:***

Please cancel claims 1-12, 14, 15, 18, 19, 23-30, and 31-37 without prejudice or disclaimer.

Kindly amend claims 13, 16, 17, and 20-22 as follows: